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Fill in this information to identify your case:	
United States Bankruptcy Court for the: Northern District of: Illinois	
(State) Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Y	Your full name	Laniece	
	Vrite the name that is on	First name	First name
	our government-issued picture identification (for	Middle name	Middle name
	example, your driver's	Bradford	
lie lie	icense or passport	Last name	Last name
ic	Bring your picture dentification to your neeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. 🖊	All other names you		
	nave used in the last	First name	First name
8	3 years		
	nclude your married or	Middle name	Middle name
П	naiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3. (Only the last 4 digits of your Social	XXX - XX- 6438	xxx - xx-
8	Security number or ederal Individual	OR	OR
I I	ederai individuai Faxpayer dentification number ITIN)	9 xx - xx-	9 xx - xx-

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Debtor 1 Laniece First Name	Bradford Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years Include trade names and	Business name	Business name
doing business as names	EIN	EIN
	EIN	EIN
5. Where you live	315 W. 42 St.	If Debtor 2 lives at a different address:
	Number Street	Number Street
	ChicagoIllinois60609CityStateZip Code	City State Zip Code
	Cook County	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
6. Why you are choosing this district	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
	· <u> </u>	

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Debtor 1 La			Bradford		Case number (if knd	own)
Fir	st Name	Middle Name	Last Name			
Part 2: Te	ell the Court Abo	ut Your Bankruptcy	/ Case			
Bankru	apter of the uptcy Code you oosing to file		ief description of each, see 2010)). Also, go to the top o			C. § 342(b) for Individuals Filing for opriate box.
8. How yo	ou will pay the	more details abordance cashier's check, may pay with a company wit	out how you may pay. Ty or money order If your credit card or check with the fee in installments. If ay Your Filing Fee in Installments on the fee be waived (You may not required to, waive the stry line that applies to your stry line that applies the your stry line that	rpically, if your attorney is a pre-printed you choose tallments (Onay request your fee, an our family sit the Application of the state	ou are paying the submitting you ad address. This option, significial Form 103 this option only d may do so onlize and you are used.	the clerk's office in your local court for e fee yourself, you may pay with cash, r payment on your behalf, your attorney an and attach the <i>Application for</i> 8A). If you are filing for Chapter 7. By law, a ly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official
_	ou filed for uptcy within the rears?	✓ No. Yes. District District District		When When When	MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
cases p being f spouse filing th you, or	y bankruptcy pending or iled by a who is not his case with by a business r, or by an	Ves. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you resider		✓ No. G	ndlord obtained an eviction o to line 12.			o you want to stay in your residence? St You (Form 101A) and file it with

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Bradford Debtor 1 Laniece __ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1
 Laniece
 Bradford
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Bradford Debtor 1 Laniece Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Laniece Bradford Signature of Debtor 1 Signature of Debtor 2 Executed on _ 12/22/2016 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Laniece		Bradford	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	, or 13 of title 11, Unite	ave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. § 3	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the i	nformation in the sched	ules filed with the petition is incorrect.
attorney, you do not	· ·	. 4. 7		, , , , , , , , , , , , , , , , , , ,
need to file this page.	/s/ Morsheda Hash	em	Date	12/22/2016
	Signature of Attorney	****		M / DD / YYYY
	Morsheda Hashem			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	enue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3122374973	Email address	mhashem@semradlaw.com
			-	
	Bar number	·	State	

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Laniece		Bradford	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)			(otato)	

	Check if	this	is	an
_	amende	d filir	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	·
1b. Copy line 62, Total personal property, from Schedule A/B	\$2,377.00
1c. Copy line 63, Total of all property on Schedule A/B	\$2,377.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$102,042.00
Your total liabilities	\$102,042.00
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$1,107.00
5. Schedule J: Your Expenses (Official Form 106J)	\$932.00

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Deb	otor 1 Laniece First Name	Middle Name	Bradford Last Name	Case number (if known)	
Part			tive and Statistical Reco	ords	
6. A	are you filing for bankrupt	cy under Chapters 7, 11, o	r 13?		
[No. You have nothing to	o report on this part of the fo	rm. Check this box and subn	mit this form to the court with your other so	chedules.
- L	<u> </u>				
7. v	family, or household pu	rily consumer debts. Consurpose. 11 U.S.C. § 101(8). F	Fill out lines 8-10 for statistica	by an individual primarily for a personal, all purposes. 28 U.S.C. § 159. this part of the form. Check this box and s	ubmit
		our Current Monthly Incom Form 122B Line 11; OR, Fo	ne: Copy your total current moorm 122C-1 Line 14.	onthly income from Official	\$1,207.33
9.	Copy the following spec	ial categories of claims fro	om Part 4, line 6 of Schedul	le E/F:	
	From Part 4 on Schedul	e E/F, copy the following:		Total claim	
	9a. Domestic support obl	igations (Copy line 6a.)		\$0.00	
	9b. Taxes and certain oth	er debts you owe the govern	ment. (Copy line 6b.)	\$0.00	
	9c. Claims for death or pe	ersonal injury while you were	intoxicated. (Copy line 6c.)	\$0.00	
	9d. Student loans. (Copy	line 6f.)		\$89,612.00	
	9e. Obligations arising ou priority claims. (Copy line		or divorce that you did not rep	oort as \$0.00	
	9f. Debts to pension or pr	rofit-sharing plans, and other	similar debts. (Copy line 6h.)	\$0.00	

\$89,612.00

9g. Total. Add lines 9a through 9f.

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Fill in this	inforr	nation to identify your c	ase:					
Debtor 1		Laniece			Bradford			
Debtor 1		First Name	Middle N	lame	Last Name			
Debtor 2 (Spouse, if fil	ing)	First Name	Middle N	Jame	Last Name			
United Sta	ites B	ankruptcy Court for the:	Northern	•	District of Illinois			
Case num					(State)			
(If known)								Check if this is an
Officia	l Fo	orm 106A/B						amended filing
Sched	lub	e A/B: Prope	erty					12/1
category v responsibl write your	vhere e for name	you think it fits best. E supplying correct infor e and case number (if k	Be as complete a mation. If more s known). Answer e	nd a pace very	ccurate as possible. If is needed, attach a s question.	two married people separate sheet to thi	han one category, list the are filing together, both a s form. On the top of any	are equally
		ribe Each Residenc						
1. Do you		or have any legal or ed So to Part 2	quitable interest	ın ar	y residence, building,	iand, or similar prop	erty?	
		Where is the property?						
1.1	100.	vinore to the property.		Wh	at is the property? Ch Single-family home	eck all that apply.	the amount of any secu	claims or exemptions. Put ured claims on Schedule D:
1	Stree	t address, if available, or	other description	F	Duplex or multi-unit bu	ıilding	Creditors Who Have Cla	aims Secured by Property.
					Condominium or coop	erative	Current value of the entire property?	Current value of the portion you own?
					Manufactured or mobil Land	e home		
	Num	ber Street			Investment property		Describe the nature of	
	City	State	Zip Code		Timeshare Other		interest (such as fee s the entireties, or a life	
	City	Sidie	Zip Code	Wh	o has an interest in th	ne property? Check	Check if this is co	ommunity property
				on				
					Debtor 1 only Debtor 2 only			
					Debtor 1 and Debtor 2	only		
					At least one of the deb	tors and another		
					ner information you wi perty identification n		item, such as local	
If you	own (or have more than one, li	st here:	p. c	porty ruomanourion no	<u>.</u>		
				Wh	at is the property? Ch	eck all that apply.		claims or exemptions. Put ured claims on <i>Schedule D:</i>
1.2	Stree	t address, if available, or	other description		Single-family home Duplex or multi-unit bu	uildin a		aims Secured by Property.
					Condominium or coop	· ·	Current value of the	Current value of the
					Manufactured or mobil		entire property?	portion you own?
	Num	ber Street			Land		Describe the nature of	of your ownership
					Investment property Timeshare		interest (such as fee s the entireties, or a life	simple, tenancy by
	City	State	Zip Code		Other		——————————————————————————————————————	e estatej, ii kilowii.
				Wh	o has an interest in th	ne property? Check	Check if this is co (see instructions)	ommunity property
					Debtor 1 only			
					Debtor 2 only			
					Debtor 1 and Debtor 2	•		
					At least one of the deb			
					ner information you wi perty identification no		item, such as local	

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Debtor 1	Laniece First Name	Middle Name	Bradford Last Name	Case numbe	(if known)	
	et address, if available, or ot		What is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	apply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D: ims Secured by Property.</i> Current value of the portion you own?
City	State]]]]	Investment property Timeshare Other Who has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an	nother	Check if this is co (see instructions)	imple, tenancy by e estate), if known.
	the dollar value of the po ve attached for Part 1. Wi	prtion you own for a rite that number he	roperty identification number: ill of your entries from Part 1, incl ere.			
Do you ov you own t 3. Cars, va	hat someone else drives. If y ins, trucks, tractors, sport ut	equitable interest you lease a vehicle, a	in any vehicles, whether they are also report it on Schedule G: Executo cycles	-	-	
✓ Ye 3.1	Make Model: Year: Approximate mileage: Other information:	Hyundai Accent 2002 70000	Who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property. Current value of the portion you own? \$1250.00
3.2	2002 Hyundai Accent Make		At least one of the debtors and Check if this is community instructions) Who has an interest in the proone.	property (see	Do not deduct secured	claims or exemptions. Put ured claims on Schedule D:
	Model: Year: Approximate mileage: Other information:		Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions)		-	Current value of the portion you own?

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	First Name	Middle Name	Bradford Case Last Name	e number <i>(if known)</i>	
	Make Model: Year:		Who has an interest in the property? Cone. Debtor 1 only	the amount of any sec	d claims or exemptions. For the claims on Schedule laims Secured by Property
	Approximate mileage:		Debtor 2 only	Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only	entire property?	portion you own?
			At least one of the debtors and another	er	
			Check if this is community property instructions)	y (see	
	Make		Who has an interest in the property? C		d claims or exemptions. I
	Model:		one.		eured claims on <i>Schedul</i> e <i>laims Secured by Proper</i>
	Year: Approximate mileage:		Debtor 1 only	Creditors With Trave Of	aiins decured by Fropen
			Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
	Other information:		Debtor 1 and Debtor 2 only		———————
			At least one of the debtors and another	er	
			Check if this is community property instructions)	y (see	
	Make Model: Year:		Who has an interest in the property? Cone.	the amount of any sec	d claims or exemptions. cured claims on <i>Schedul</i> claims Secured by Proper
	Approximate mileage:		Debtor 1 only		anno occured by Troper
	Other defermentions		Debtor 2 only	Current value of the entire property?	
	Other information:		Debtor 1 and Debtor 2 only		
			At least one of the debters and enother		Current value of the portion you own?
			At least one of the debtors and another		
			At least one of the debtors and another Check if this is community property instructions)		
4.2	Make		Check if this is community property instructions) Who has an interest in the property? C	y (see Check Do not deduct secured	portion you own?
	Model:		Check if this is community property instructions) Who has an interest in the property? Cone.	y (see Check Do not deduct secured the amount of any sec	portion you own? d claims or exemptions. cured claims on <i>Scheduli</i>
	Model: Year:		Check if this is community property instructions) Who has an interest in the property? Cone. Debtor 1 only	y (see Check Do not deduct secured the amount of any sec	portion you own? d claims or exemptions. cured claims on <i>Scheduli</i>
	Model: Year: Approximate mileage:	<u></u>	Check if this is community property instructions) Who has an interest in the property? Cone. Debtor 1 only Debtor 2 only	y (see Check Do not deduct secured the amount of any sec Creditors Who Have Concerned to the Concerned to t	d claims or exemptions. I cured claims on <i>Scheduk</i> laims Secured by Proper. Current value of the
	Model: Year:		Check if this is community property instructions) Who has an interest in the property? Cone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured the amount of any sec Creditors Who Have C. Current value of the entire property?	portion you own? d claims or exemptions. ured claims on Scheduk laims Secured by Proper
	Model: Year: Approximate mileage:		Check if this is community property instructions) Who has an interest in the property? Cone. Debtor 1 only Debtor 2 only	Do not deduct secured the amount of any sec Creditors Who Have C. Current value of the entire property?	d claims or exemptions. I laims Secured by Proper. Current value of the
	Model: Year: Approximate mileage:		Check if this is community property instructions) Who has an interest in the property? Cone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured the amount of any sec Creditors Who Have Concern the entire property?	d claims or exemptions. In the second of th

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Bradford Debtor 1 Laniece Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Misc. Household Goods and Furniture \$350.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Misc. Electronics \$200.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$225.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Misc. Jewelry \$50.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$825.00 for Part 3. Write that number here

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Bradford Debtor 1 Laniece Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes \$25.00 Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$277.00 17.1. Checking account: Chase 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Deb	tor 1 Laniece	Malada Nama	Bradford	Case number (if known)	
	First Name	Middle Name	Last Name		
20.		orate bonds and other negotial include personal checks, cashiers			
		ents are those you cannot transfe			
	✓ No				
	Yes. Give specific				
	information about	Issuer name:			
	them				
					- -
0.1	Dating man and an arranging				_
21.	Retirement or pension Examples: Interests in IF), thrift savings account	ts, or other pension or profit-sharing plans	
	✓ No				
	Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			
	зерагасту.	Pension plan:			
		IRA:			-
		Retirement account:			_
		Keogh:			
		Additional account:			
		Additional account:			
22.	Security deposits and	prepayments			_
		d deposits you have made so that			
	companies, or others	with landlords, prepaid rent, publi	c utilities (electric, gas,	water), telecommunications	
	✓ No		Institution name:		
	Yes	Electric:			
	_	Gas:			-
		Heating oil:			-
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			<u>-</u>
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or fo	or a number of years)	
	✓ No				
	Yes	Issuer name and description:			
					_

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Debi	tor 1 Laniece First Name	Middle	Bradford Name Last Name	Case number (if known)	
24.	Interests in a	n education IRA, in an acc	count in a qualified ABLE program, or ur	nder a qualified state tuition program.	
	✓ No Yes	530(b)(1), 529A(b), and 529(Institution name and descrip	otion. Separately file the records of any inter	rests.11 U.S.C. § 521(c):	
25.	Trusts equits	able or future interests in r	property (other than anything listed in li	ne 1) and rights or nowers	
20.		or your benefit	noporty (other than anything listed in in	ne 1), and rights of powers	
	Yes. Desc	ribe			
26.			secrets, and other intellectual property		
	✓ No	م ماند			
	Yes. Desc	nide			
27.		nchises, and other general lding permits, exclusive licens	intangibles ses, cooperative association holdings, liquo	or licenses, professional licenses	
	✓ No	45.			
	Yes. Desc	nide			
Mor	ney or prope	ty owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or				
28.	_	ved to you			
28.	✓ No	wed to you specific information		Federal:	\$0.00
28.	No Yes. Give s about	specific information t them, including whether already filed the returns		Federal: State:	\$0.00 \$0.00
	Yes. Give s about you a and f	specific information t them, including whether already filed the returns he tax years			
28.	Yes. Give s about you a and to	specific information t them, including whether already filed the returns he tax years	spousal support, child support, maintenand	State: Local:	\$0.00 \$0.00
	Yes. Give s about you a and fi	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, s	spousal support, child support, maintenand	State: Local: ce, divorce settlement, property settlement	\$0.00 \$0.00
	Yes. Give s about you a and fi	specific information t them, including whether already filed the returns he tax years	spousal support, child support, maintenand	State: Local:	\$0.00 \$0.00
	Yes. Give s about you a and fi	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, s	spousal support, child support, maintenand	State: Local: ce, divorce settlement, property settlement Alimony:	\$0.00 \$0.00
	Yes. Give s about you a and fi	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, s	spousal support, child support, maintenand	State: Local: ce, divorce settlement, property settlement Alimony: Maintenance:	\$0.00 \$0.00 at \$0.00 \$0.00
29.	Yes. Give s about you a and to see the	specific information t them, including whether already filed the returns the tax years t due or lump sum alimony, s specific information	spousal support, child support, maintenand	State: Local: ce, divorce settlement, property settlement Alimony: Maintenance: Support:	\$0.00 \$0.00 at \$0.00 \$0.00 \$0.00
29.	Yes. Give s about you a and fi	specific information t them, including whether already filed the returns he tax years	spousal support, child support, maintenand ce payments, disability benefits, sick pay, va	State: Local: Ce, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 at \$0.00 \$0.00 \$0.00
29.	Yes. Give s about you a and fi	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, s specific information s someone owes you aid wages, disability insurance ial Security benefits; unpaid to	ce payments, disability benefits, sick pay, va	State: Local: Ce, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 at \$0.00 \$0.00 \$0.00

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Deb	tor 1 Laniece		Bradford	Case number (if known)	
	First Name	Middle Nam	e Last Name		
31.	Interests in insurance Examples: Health, disa		ealth savings account (HSA); credit, h	omeowner's, or renter's insurance	
	Yes. Name the ins		Company name:	Beneficiary:	Surrender or refund value:
32.	If you are the beneficial property because som	ary of a living trust, expec	n someone who has died t proceeds from a life insurance polic	y, or are currently entitled to receive	
33.	Yes. Describe Claims against third	parties, whether or not	you have filed a lawsuit or made	a demand for payment	
			surance claims, or rights to sue		
34.	Other contingent an to set off claims No Yes. Describe	d unliquidated claims o	f every nature, including counterd	claims of the debtor and rights	1
35.	<u> </u>	you did not already list			
36.		-	om Part 4, including any entries fo		\$302.00
Part				nterest In. List any real estate in Pa	nrt 1.
37.	No. Go to Part 6. Yes. Go to line 38		nterest in any business-related pr	operty?	Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable No Yes. Describe	or commissions you al	ready earned		
39.		rnishings, and supplies elated computers, softwa	re, modems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, ele	ectronic devices
	_				

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Deb	tor 1 Laniece	Bradford	Case number (if known)	
1.0	First Name	Middle Name Last Name		
40.	Machinery, fixtures, e	quipment, supplies you use in business, and tools of your trade		
	✓ No			
	Yes. Describe			
	_			
44				
41.	Inventory			
	✓ No			
	Yes. Describe			
12	Interests in partnersh	ins or joint ventures		
72.		ps of joint ventures		
	✓ No	Name of entity:	% of ownership:	
	Yes. Give specific	name of omity.	,	
	information about them			
13 (Customer lists mailing	lists, or other compilations		
40.	_	note, or other compliations		
	✓ No			
	Yes. Do your lists in	nclude personally identifiable information (as defined in 11 U.S.C. § 1	101(41A))?	
	☐ No			
	Yes. Desci	ibe		
	☐ ····			
44.	Any business-related	property you did not already list		
	✓ No			
	Yes. Give specific			
	information			
				_
		-		
				_
		II of your entries from Part 5, including any entries for pages york here		
•				
Part	6: Describe Any Fa	arm- and Commercial Fishing-Related Property You O	wn or Have an Interest In.	
	If you own or have an	interest in farmland, list it in Part 1.		
46.	Do you own or have a	ny legal or equitable interest in any farm- or commercial fishin	g-related property?	
	No. Go to Part 7.			Current value of the
	Yes. Go to line 47.			portion you own? Do not deduct secured claims
	□			or exemptions
47.	Farm animals			
	Examples: Livestock, po	oultry, farm-raised fish		
	No			
	Yes. Describe			

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Debt	or 1	Laniece First Name		Bradford ast Name	Case number (if known)	
48.	Cro	ps-either growing				
	✓	No Yes. Describe				
49.	Far	m and fishing equip	oment, implements, machinery, fixture	es, and tools of trade		
		Yes. Describe				
50.	Far		lies, chemicals, and feed			
		Yes. Describe				
51.	Any	/ farm- and comme	rcial fishing-related property you did	not already list		
	✓	No Yes. Describe				
			Il of your entries from Part 6, including		ou have attached	
		Dagarilas All Duga	worth Van Our or Have an Interna	ant in That You Bid No	A Link Abour	
Part 7			perty You Own or Have an Intere		t List Above	
00.			s, country club membership	100.		
	$ \underline{\checkmark} $	No				
		Yes. Give specific information				
		and the control of the				
54. A	aa ti	ne dollar value of al	ll of your entries from Part 7. Write th	at number nere		
Part 8	3:	List the Totals of	Each Part of this Form			
55. F	art	1: Total real estate	, line 2		>	
56. p	art	2 total vehicles, lin	e 5	\$1250.00		
57. P	art 3	3: Total personal ar	nd household items, line 15	\$825.00		
58. P	art 4	4: Total financial as	sets, line 36	\$302.00		
59. F	art	5: Total business-re	elated property, line 45	·		
60. F	art	6: Total farm- and	fishing-related property, line 52			
61. F	art	7: Total other prop	erty not listed, line 54			
62. 1	otal	l personal property.	Add lines 56 through 61	\$2377.00	Copy personal property total ▶	+ \$2377.00
63. T 6	otal	of all property on S	ichedule A/B. Add line 55 + line 62			\$2377.00
1					******	

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Debtor 1	Laniece		Bradford	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the: Norther	rn	District of Illinois	
			(State)	
Case number (If known)				
(II KHOWII)				Charle if the
	T 1000			Check if the amended
Official	Lorm Tubi			
Official	Form 106C			

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	t 1: Identify the Property You Claim	n as Exempt		
1.	Which set of exemptions are you claiming	ng? Check one only, ev	ren if your spouse is filing with you.	
	You are claiming state and federal r	onbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	You are claiming federal exemptions	s. 11 U.S.C. § 522(b)(2	2)	
2.	For any property you list on Schedule A/	B that you claim as e	xempt, fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Brief description: Misc. Household Goods and Furniture Line from Schedule A/B: 06	\$350.00	\$350.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
	Brief			735 ILCS 5/12-1001(b)
	description:	\$200.00	\$200.00	
	Misc. Electronics Line from Schedule A/B: 07		100% of fair market value, up to any applicable statutory limit	-
3.	✓ No	ry 3 years after that for a	375? cases filed on or after the date of adjustment.) within 1,215 days before you filed this case?	

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Bradford Debtor 1 Laniece Case number (if known) First Name Middle Name Last Name Part 2: **Additional Page** Brief description of the property and Current value of Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property own Check only one box for each exemption. Copy the value from Schedule A/B 735 ILCS 5/12-1001(b) Brief \$50.00 description: **✓** \$50.00 Misc. Jewelry 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 12 735 ILCS 5/12-1001(a) Brief \$225.00 description: **✓** \$225.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$25.00 description: **✓** \$25.00 Cash on Hand 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 16 735 ILCS 5/12-1001(c); 735 ILCS Brief \$1,250.00 description: 5/12-1001(b) \$1,250.00; \$0.00

100% of fair market value, up to any

\$277.00

100% of fair market value, up to any

applicable statutory limit

applicable statutory limit

\$277.00

Hyundai Accent, 2002,

2002 Hyundai Accent

Checking account,

17

Line from Schedule A/B:

description:

Line from Schedule A/B:

Chase

Brief

735 ILCS 5/12-1001(b)

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		_	3.			
Fill in this info	ormation to identify your ca	ase:				
Debtor 1	Laniece		Bradford			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)	r					
Official	Form 106D			_		Check if this is an amended filing
Sched	ule D: Credit	ors Who Ha	ve Claims Secur	ed by Prop	erty	12/15
more space i			e are filing together, both are eques the entries, and attach it to			
1. Do any	creditors have claims s	ecured by your proper	ty?			
✓ No.	. Check this box and subr	nit this form to the court v	with your other schedules. You ha	ve nothing else to repo	ort on this form.	
Yes	s. Fill in all of the informatio	n below.				
Part 1: Lis	t All Secured Claims					
for each		ditor has a particular claim,	red claim, list the creditor separately list the other creditors in Part 2. As g to the creditor's name.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports	Column C Unsecured portion If any

this claim

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n this infor	mation to identify your c	ase:					
tor 1	Laniece		Bradford				
	First Name	Middle Name	Last Name				
use, if filing)	First Name	Middle Name	Last Name				
ed States B	ankruptcy Court for the:	Northern	District of Illinois				
			(State)				
	-						
icial F	orm 106E/F				Ch	eck if this is a	n amended filing
		alitawa VA/laa	Hava Haaaa	al Olaima			
neau	lie E/F: Gre	editors who	Have Unsec	urea Ciaims			12/15
r party to a 106A/B) a ns that are entries in t n).	any executory contracts and on <i>Schedule G: Exe</i> Ilisted in <i>Schedule D: C</i> he boxes on the left. At	s or unexpired leases that cutory Contracts and Une creditors Who Hold Claims tach the Continuation Pa	could result in a claim. A expired Leases (Official Fo Secured by Property. If m	so list executory contract rm 106G). Do not include a ore space is needed, copy	s on <i>Sched</i> iny credito the Part y	lule A/B: Pro ers with partia ou need, fill	perty (Official ally secured it out, number
Do any cr	editors have priority un	secured claims against y	ou?				
No. 0	Go to Part 2.						
Yes.							
listed, ider As much a Continuat	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor	is. If a claim has both priorit in alphabetical order accord e than one creditor holds a	ry and nonpriority amounts, ding to the creditor's name. I particular claim, list the other	ist that claim here and show f you have more than two pr creditors in Part 3.	both priorit	y and nonprio	ority amounts.
(For an ex	planation of each type of	claim, see the instructions f	or this form in the instruction	n booklet.)			
	tor 1 tor 2 use, if filing) ed States B e number own) iiCial Fe chedu s complete r party to a 106A/B) a ns that are entries in t yn). List all of listed, ider As much a Continuat	tor 1 Laniece First Name tor 2 Lase, if filling) First Name ed States Bankruptcy Court for the: e number Down) Ficial Form 106E/F Chedule E/F: Cre s complete and accurate as possi r party to any executory contracts 106A/B) and on Schedule G: Exe 106A/B) and on Schedule G: Exe 106A/B) and on Schedule D: Countries in the boxes on the left. At At It. List All of Your PRIORIT Do any creditors have priority un No. Go to Part 2. Yes. List all of your priority unsecured listed, identify what type of claim it As much as possible, list the claims Continuation Page of Part 1. If more	First Name Middle Name tor 2 use, if filling) First Name Middle Name ed States Bankruptcy Court for the: e number enumber checkle E/F: Creditors Who s complete and accurate as possible. Use Part 1 for creditor party to any executory contracts or unexpired leases that a 106A/B) and on Schedule G: Executory Contracts and Une instant are listed in Schedule D: Creditors Who Hold Claims entries in the boxes on the left. Attach the Continuation Parn). 11: List All of Your PRIORITY Unsecured Claims Do any creditors have priority unsecured claims against y No. Go to Part 2. Yes. List all of your priority unsecured claims. If a creditor has many listed, identify what type of claim it is. If a claim has both priorit As much as possible, list the claims in alphabetical order accord Continuation Page of Part 1. If more than one creditor holds a	tor 1 Laniece First Name Middle Name Last Name tor 2 use, if filing) First Name Middle Name Last Name ed States Bankruptcy Court for the: Northern District of Illinois (State) e number by number cicial Form 106E/F chedule E/F: Creditors Who Have Unsecused claims and unexpired Leases (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106A/B) and on Schedule D: Creditors Who Hold Claims Secured by Property. If montries in the boxes on the left. Attach the Continuation Page to this page. On the top only creditors have priority unsecured Claims Do any creditors have priority unsecured claims against you? Ves. List all of your priority unsecured claims. If a creditor has more than one priority unsecused in a claim it is. If a claim has both priority and nonpriority amounts, I as much as possible, list the claims in alphabetical order according to the creditor's name. I Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other	tor 1 Laniece Bradford First Name Middle Name Last Name tor 2 use, if filing) First Name Middle Name Last Name ed States Bankruptcy Court for the: Northern District of Illinois (State) enumber count of the Creditors Who Have Unsecured Claims is complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with rapty to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts and Unexpired Leases (Official Form 106G). Do not include a so that are listed in Schedule D: Creditors Who Hold Claims Secured by Property. If more space is needed, copy untries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, van). List All of Your PRIORITY Unsecured Claims Do any creditors have priority unsecured claims against you? No. Go to Part 2. Yes. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor seglisted, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show	tor 1 Laniece Bradford First Name Middle Name Last Name tor 2 Juse, if filing) First Name Middle Name Last Name ed States Bankruptcy Court for the: Northern District of Illinois (State) Illinois (State) Checkle E/F: Creditors Who Have Unsecured Claims se complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRI reparty to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors that are listed in Schedule D: Creditors Who Hold Claims Secured by Property. If more space is needed, copy the Part y northins in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your north. List All of Your PRIORITY Unsecured Claims Do any creditors have priority unsecured claims against you? No. Go to Part 2. Yes. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priorit As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.	tor 1 Laniece Bradford First Name Middle Name Last Name dor 2 Jese, if filling) First Name Middle Name Last Name ed States Bankruptcy Court for the: Northem District of Illinois enumber own) Check if this is an included by the property of the property

claim

amount

amount

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Bradford Debtor 1 Laniece Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 BBY/CBNA \$1,625.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3/1/2015 PO BOX 6497 Number Street As of the date you file, the claim is: Check all that apply. Contingent SIOUX FALLS South Dakota 57117 Unliquidated City Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ CreditCard Is the claim subject to offset? **✓** No Yes CAP ONE AUTO 4.2 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 9/1/2015 3939 BELTLINE RD Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated **DALLAS** Texas 75244 Zip Code Disputed City State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **|** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ 72 Automobile Is the claim subject to offset? **✓** No Yes **CAPITAL ONE** \$1,105.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 8/1/2013 11013 W BROAD ST Number Street As of the date you file, the claim is: Check all that apply. Contingent **GLEN ALLEN** Virginia 23060 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only **|** Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ CreditCard Is the claim subject to offset? No Yes

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 Debtor 1 First Name
 Laniece
 Bradford
 Case number (if known)

 Last Name
 Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	on Page	
	After listing any entries on this page, number them beginning v	vith 4.5, followed by 4.6, and so forth.	Total claim
4.4	CAPITAL ONE	Last 4 digits of account number 3026	\$646.00
	Nonpriority Creditor's Name 11013 W BROAD ST	When was the debt incurred? 7/1/2010	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	GLEN ALLEN Virginia 23060	Contingent	
	City State Zip Code	— Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify CreditCard	
	▼ No		
	Yes		
4.5	CB/LNBRYNT Nonpriority Creditor's Name	Last 4 digits of account number 3149	\$0.00
	Post Office Box 659562	When was the debt incurred? 6/1/2015	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		— Contingent	
	San Antonio Texas 78265	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 2 only Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	느	debts	
	Check if this claim relates to a community debt Is the claim subject to offset?	Other. Specify CreditCard	
	No		
	Yes		
4.6	CHASE CARD		\$0.00
4.0	Nonpriority Creditor's Name	— Last 4 digits of account number 7306	Ψ0.00
	PO BOX 15298 Number Street	When was the debt incurred? 10/1/2009	
		As of the date you file, the claim is: Check all that apply.	
		— Contingent	
	WILMINGTON Delaware 19850	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans Obligations origing out of a congration agreement or	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify CreditCard	
	Is the claim subject to offset?		
	✓ No		
	Yes		

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 Debtor 1 First Name
 Laniece
 Bradford
 Case number (if known)

 Last Name
 Last Name

	Your NONPRIORITY Unsecured Claims - Continuat After listing any entries on this page, number them beginning		Total claim
4 7	City of Chicago - Dep't of Revenue	, with 4.0, followed by 4.0, and 30 forth.	
4.7	Nonpriority Creditor's Name	Last 4 digits of account number	\$2,500.00
	PO Box 88292	When was the debt incurred? n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Obligation	Unliquidated	
	ChicagoIllinois60608CityStateZip Code	Disputed	
	Who incurred the debt? Check one.		
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	느	debts	
	Check if this claim relates to a community debt	Other. Specify Parking Tickets	
	Is the claim subject to offset?	_	
	✓ No		
	Yes		
4.8	DEPTEDNELNET	— Last 4 digits of account number 2345	\$18,976.00
	Nonpriority Creditor's Name		
	PO Box 740283 Number Street	When was the debt incurred?1/1/2015	
	Turnson Shoot	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Atlanta Georgia 30374 City State Zip Code	— Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	✓ Student loans	
	Debtor 1 and Debtor 2 only		
	<u>'</u>	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No		
	Yes		
4.9	DEPTEDNELNET	Lord Advisor of the other Codds	\$7,838.00
	Nonpriority Creditor's Name	— Last 4 digits of account number 6145	<u> </u>
	PO Box 740283 Number Street	When was the debt incurred? 8/1/2013	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Atlanta Georgia 30374	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	<u> </u>	
	Debtor 1 and Debtor 2 only	✓ Student loans	
	<u>'</u>	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No		
	Yes		

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Bradford Debtor 1 Laniece Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 **DEPTEDNELNET** \$7,744.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 740283 When was the debt incurred? 9/1/2012 Number As of the date you file, the claim is: Check all that apply. Contingent Atlanta Georgia 30374 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.11 DEPTEDNELNET \$5,929.00 Last 4 digits of account number 6245 Nonpriority Creditor's Name PO Box 740283 When was the debt incurred? 8/1/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent 30374 Atlanta Georgia Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes DEPTEDNELNET 4.12 \$5,403.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 740283 When was the debt incurred? 1/1/2012 Number As of the date you file, the claim is: Check all that apply. Contingent 30374 Atlanta Georgia Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts

No Yes

Is the claim subject to offset?

Other. Specify

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Bradford Debtor 1 Laniece Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 **DEPTEDNELNET** \$4,809.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 740283 When was the debt incurred? 9/1/2012 Number As of the date you file, the claim is: Check all that apply. Contingent Atlanta Georgia 30374 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.14 DEPTEDNELNET \$3,501.00 Last 4 digits of account number 4549 Nonpriority Creditor's Name PO Box 740283 When was the debt incurred? 1/1/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent 30374 Atlanta Georgia Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes DEPTEDNELNET 4.15 \$2,760.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 740283 When was the debt incurred? 10/1/2011 Number As of the date you file, the claim is: Check all that apply. Contingent 30374 Atlanta Georgia Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt

No Yes

Is the claim subject to offset?

debts
Other. Specify

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Bradford Debtor 1 Laniece Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 **DEPTEDNELNET** \$1,277.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 740283 When was the debt incurred? 1/1/2013 Number As of the date you file, the claim is: Check all that apply. Contingent Atlanta Georgia 30374 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.17 DEPTEDNELNET \$1,226.00 Last 4 digits of account number 2049 Nonpriority Creditor's Name 10/1/2011 PO Box 740283 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 30374 Atlanta Georgia Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes DEPTEDNELNET 4.18 \$1,068.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 740283 When was the debt incurred? 1/1/2013 Number As of the date you file, the claim is: Check all that apply. Contingent 30374 Atlanta Georgia Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts

No Yes

Is the claim subject to offset?

Other. Specify

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Bradford Debtor 1 Laniece Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 \$100.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 24739 When was the debt incurred? 10/1/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent JACKSONVILLE Florida 32241 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset? **|** ORIGINAL CREDITOR: 09 **✓** No MAROZAS REAL ESTATE MANAGEMENT Other. Specify Yes 4.20 RECOV MGE SV \$5,589.00 Last 4 digits of account number 3627 Nonpriority Creditor's Name 4200 CANTERA DRIVE SUITE 211 When was the debt incurred? 7/1/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent WARRENVILLE Illinois 60555 Unliquidated City Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: 07 **✓** No Other. Specify NATIONAL LOUIS UNIVERSITY Yes THD/CBNA 4.21 \$865.00 Last 4 digits of account number _ Nonpriority Creditor's Name P.O. Box 105972 When was the debt incurred? 4/1/2015 Number As of the date you file, the claim is: Check all that apply. Contingent 30348 Atlanta Georgia Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or

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Debtor 1 Laniece Bradford __ Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.22 US DEPT OF ED/GLELSI \$29,081.00 Last 4 digits of account number ___ Nonpriority Creditor's Name 2401 INTERNATIONAL LN When was the debt incurred? 4/1/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent MADISON 53704 Wisconsin Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes

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Debtor 1 Laniece Bradford Case number (if known) Middle Name First Name Last Name Part 3: List Others to Be Notified About a Debt That You Already Listed Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. HARRIS & HARRIS LTD On which entry in Part 1 or Part 2 did you list the original creditor? Name 111 W JACKSON BLVD S-400 of (Check Line 4.7 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured CHICAGO 60604 Illinois Last 4 digits of account number City State Zip Code Illinois Secretary of State On which entry in Part 1 or Part 2 did you list the original creditor? 2701 S Dirksen Pkwy Line 4.7 of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Springfield Illinois 62723 Last 4 digits of account number State Zip Code

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Debtor 1 Laniece Bradford Case number (if known)
First Name Middle Name Last Name

THISTING	ne wildde warie Last warie		
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim		
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	for s	tatistical reporting purposes o
			Total claims
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00
	amount here. 6e. Total. Add lines 6a through 6d.	6e.	\$0.00
	oe. Total. Add lines of through od.	oe.	
			Total claims
Total claims from Part 2	6f. Student loans	6f.	\$89,612.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write	6i.	\$12,430.00
	that amount here.	•	
	6j. Total. Add lines 6f through 6i.	6j.	\$102,042.00

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Fill in this information to identify your case:							
Debtor 1	Laniece		Bradford				
	First Name	Middle Name	Last	Name			
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last	Name			
United States Bankruptcy Court for the:		Northern	District of	Illinois			
				(State)			
Case number							
(If known)							

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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			Do	cument 1 a	igc 33	00170
Fill in t	this infor	mation to identify your c	ase:			
Debtoi	r 1	Laniece		Bradford		
		First Name	Middle Name	Last Name		_
Debto						
(Spouse	e, if filing)	First Name	Middle Name	Last Name		
United	States B	ankruptcy Court for the:	Northern	District of Illinois		<u> </u>
Casa				(State)		
(If know	number n)					_
						Check if this is an
						amended filing
Offi	cial	Form 106H				
		_				
Sch	edul	e H: Your Cod	lebtors			12/15
the ent known)	tries in t Answe you ha No Yes	he boxes on the left. At r every question. ve any codebtors? (If yo	tach the Additional Page	not list either spouse	e top of au	
	laho, Lou		lived in a community pro ico, Puerto Rico, Texas, W			mmunity property states and territories include Arizona, California,
ľ			er spouse, or legal equiva	lent live with you at t	ha tima?	
L	_	No	or spouse, or legal equiva	ione iivo wiar you at a	ic unic:	
		-	v stata or tarritary did va	ı livo?	F::	Fill in the name and current address of that person.
	Ш	res. III WHICH COMMUNIC	y state or territory did you	1 IIVE :		nii in the name and current address of that person.
		Name of your angues of	ormer spouse, or legal equ	ivolont		-
		ivallie of your spouse, i	onner spouse, or legal equ	ivalerit		
		Number Street				-
		City	State	Zip	Code	-
3. In	Column	1, list all of your codel	otors. Do not include you	r spouse as a codebt	or if your	r spouse is filing with you. List the person shown in line 2

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line a again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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Fill in this	information to identify	your case:						
Debtor 1	Laniece		Bradfo	ord				
	First Name	Middle Name	Last N	lame		Check if	this is:	
Debtor 2	iling) First No.	APAUL NA	1			☐ An a	mended filing	
(Spouse, II III	First Name	Middle Name	Last N	lame		브	· ·	nest petition chapter 1
	tes Bankruptcy Court for	Northern	District of Ill				pplement snowing enses as of the folk	post-petition chapter 1: powing date:
the: Case numb	per		(8	State)		•		· ·
(If known)						MM	/DD/YYYY	
Officia	al Form 106I							
Sched	lule I: Your In	come						12/1
informatio spouse. If number (if	on about your spouse. I	•	d your spous	se is ı	not filing with yo	u, do not	include informa	tion about your
	your employment		Debtor 1		ı	Debtor 2		
informa	ation.	Employment status	✓ Emplo	wed			Employed	
	have more than one job, a separate page with		✓ Emplo	-	2d	F	Not Employed	
informa	ation about additional			прюус	7.0			
employ	/ers.	Occupation	Self-emplo	oymen	t			
	e part time, seasonal, or poloyed work.	Employer's name						
		Employer's address						
	ation may include student nemaker, if it applies.		Number Street		1	Number Street		
			City		State Zip C	Code (City	State Zip Code
			,		, ,		- ,	,
		How long employed there?						<u>_</u>
Part 2: 0	Give Details About N	onthly Income						
spouse ur	nless you are separated.	he date you file this forr	-				-	
	ice, attach a separate she		, combine the	IIIIOIII	For Debtor 1		or Debtor 2 or	les below. If you fleed
		ary, and commissions (before calculate what the monthly		2.		0.00	on-filing spouse	
3. Estin	nate and list monthly over	time pay.		3.	+ \$	0.00		
4. Calculate gross income. Add line 2 + line 3.				4.		80.00		

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Debt		Bradford Last Name	Case numbe	r <i>(if</i>		
	riist Name inique Name i	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse		
Co	py line 4 here	→ 4.	\$0.00			
5. Lis	t all payroll deductions:					
5a	. Tax, Medicare, and Social Security deductions	5a.	\$0.00			
5b	. Mandatory contributions for retirement plans	5b.	\$0.00			
5с	. Voluntary contributions for retirement plans	5c.	\$0.00			
5d	. Required repayments of retirement fund loans	5d.	\$0.00			
5e	. Insurance	5e.	\$0.00			
5f.	Domestic support obligations	5f.	\$0.00			
5g	. Union dues	5g.	\$0.00			
5h	. Other deductions. Specify:	5h. +	\$0.00 +	. <u></u> _		
6. Ad +5h.	d the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5	f + 5g 6.	\$0.00			
7. Ca	Iculate total monthly take-home pay. Subtract line 6 from line	94. 7.	\$0.00			
8. Lis	t all other income regularly received:					
8a	Net income from rental property and from operating a business, profession, or farm					
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and					
	the total monthly net income.	8a.	\$913.00			
	. Interest and dividends	8b.	\$0.00			
8c	. Family support payments that you, a non-filing spouse, or dependent regularly receive					
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$0.00			
8d	. Unemployment compensation	8d.	\$0.00			
8e	. Social Security	8e.	\$0.00			
8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:	;				
	Food Assistance Programs Income	8f.	\$194.00			
8g	. Pension or retirement income	8g.	\$0.00			
8h	. Other monthly income. Specify:	8h. +	\$0.00 +	·		
9. Ad	d all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g -	+ 8h. 9.	\$1,107.00			
	alculate monthly income. Add line 7 + line 9. Id the entries in line 10 for Debtor 1 and Debtor 2 or non-filing sp	10. pouse	\$1,107.00	=	[.	\$1,107.00
Ind frie Do	tate all other regular contributions to the expenses that you clude contributions from an unmarried partner, members of your ends or relatives. In not include any amounts already included in lines 2-10 or amountecify:	household, your	dependents, your roomr	listed in Schedule J.	1. +	\$0.00
——————————————————————————————————————	eony.			<u> </u>	· · ·	ψ0.00
	dd the amount in the last column of line 10 to the amount in the Summary of Schedules and Statistical Summary of Schedules and S				_	\$1,107.00
						Combined monthly income
13. D	No. Yes. Explain: Debter makes no income from Suo Duncan Children's Conter (ummer months, as school	is out	of sossion
	Debtor makes no income from Sue Duncan Children's Center (a during that period.	at school chiidren:	s program) during the si	ummer monuis, as school	เร บนใ	JI SESSIOTI

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Debtor 1	Laniece		Bradford	Case number (if
	First Name	Middle Name	Last Name	known)

Official Form 106l. Additional page.

8a. Net income from rental property and from operating a business, profession, or farm

8a.1 Action for Children (daycare provider for state of IL)	Debtor 1	Debtor 2			
Gross receipts (before all deductions)	\$250.00				
Ordinary and necessary operating expenses	-\$0.00				
Net monthly income from a business, profession, or farm	\$250.00		Copy here	\$250.00	
8a.2 Sue Duncan Children's Center (gross is average)	Debtor 1	Debtor 2			
Gross receipts (before all deductions)	\$663.00				
Ordinary and necessary operating expenses	-\$0.00				
Net monthly income from a business, profession, or farm	\$663.00		Copy here	\$663.00	

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		Docu	iment Page 40 of 78	3	
Fill in this infor	mation to identify yo	ur case:			
Debtor 1	Laniece First Name	Middle Name	Bradford Last Name		
Debtor 2			Last Hamo	Check if this is: An amended filing	20
(Spouse, if filing)	First Name	Middle Name	Last Name	브	
	Bankruptcy Court for t	he: Northern	District of Illinois (State)		howing post-petition chapter 13 the following date:
Case number (If known)				MM / DD / YYYY	
Official	Form 106	<u>J</u>			
Schedul	e J: Your Ex	kpenses			12/15
information. If	•		re filing together, both are equal form. On the top of any addition		
Part 1: Des	cribe Your House	hold			
1. Is this a joi	nt case?				
√ No. Go	to line 2				
Yes. De	oes Debtor 2 live in	a separate household?			
	No				
i	Yes. Debtor 2 mus	st file Official Forms 106J-2, Exper	nses for Separate Household of Deb	tor 2.	
2. Do you hav	e dependents?	No			
Do not list D Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
expenses of	penses include f people other	No			
than yourself and dependents	_	Yes			
Part 2: Esti	mate Your Ongoir	ng Monthly Expenses			
Estimate your	r expenses as of you of a date after the ba	r bankruptcy filing date unless y	you are using this form as a suppl oplemental Schedule J, check the	•	•
		on-cash government assistance ed it on Sc <i>hedule I: Your Incom</i> e			Your expenses
	I or home ownership or the ground or lot. 4		nclude first mortgage payments and		\$250.00
_	uded in line 4:				••

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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 Debtor 1 First Name
 Laniece
 Bradford
 Case number (if known)

 Last Name
 Last Name

First Name	Middle Name Last Name		
			Your expenses
5. Additional mortgage payme	nts for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural ga	as .	6a.	\$125.00
6b. Water, sewer, garbage co	llection	6b.	\$0.00
6c. Telephone, cell phone, In	ternet, satellite, and cable services	6c.	\$100.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping sup	plies	7.	\$194.00
8. Childcare and children's ed	ucation costs	8.	\$0.00
9. Clothing, laundry, and dry o	leaning	9.	\$28.00
10. Personal care products ar	d services	10.	\$25.00
11. Medical and dental expen	ses	11.	\$10.00
12. Transportation. Include gas Do not include car payment		12.	<u>\$100.00</u>
13. Entertainment, clubs, reci	eation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions a	nd religious donations	14.	\$0.00
15. Insurance. Do not include insurance dec	ucted from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$100.00
15d. Other insurance. Specify	<u> </u>	15d	\$0.00
16. Taxes. Do not include taxes	deducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease paym	ents:		
17a. Car payments for Vehicl	e 1	17a	\$0.00
17b. Car payments for Vehic	e 2	17b	\$0.00
17c. Other. Specify:			\$0.00
17d. Other. Specify:			\$0.00
	maintenance, and support that you did not report as	deducted from	\$0.00
	lle I, Your Income (Official Form 106I).	18.	
	to support others who do not live with you.	40	***
Specify:	es not included in lines 4 or 5 of this form or on Sche	19.	\$0.00
20a. Mortgages on other pro		20a	\$0.00
20b. Real estate taxes.	9	20a 20b	\$0.00
20c. Property, homeowner's	or renter's insurance	200 20c	\$0.00
20d. Maintenance, repair, and		20d	\$0.00
20e. Homeowner's association		20d	\$0.00
		20e	φυ.υυ

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Debtor 1			Bradford	Case number (if known)	
	First Name	Middle Name	Last Name		
21.Other	Specify:			21	\$0.00
	ulate your monthly e	•			\$932.00
	Add lines 4 through 21				\$0.00
		expenses for Debtor 2), if any,			\$932.00
22c. A	Add line 22a and 22b.	The result is your monthly exp	enses.	22.	
23.Calcu	late your monthly ne	et income.			
23a. (Copy line 12 (your com	nbined monthly income) from	Schedule I.	23a	\$1,107.00
23b. (Copy your monthly exp	penses from line 22 above.		23b	\$932.00
23c. S	Subtract your monthly	expenses from your monthly i	ncome.		\$175.00
-	The result is your mon	thly net income.		23c	
For e	example, do you expec	e or decrease in your expent of to finish paying for your car lasse or decrease because of a r	oan within the year or do ye	ou expect your	
✓ Y	Explain here: Debtor reside mother.	es with mother and pays her \$	250 in rent and contributes	to utility, phone, and internet bills for her and h	er

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Laniece		Bradford	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)			(3-00-0)	

Official Form 106Dec

U.S.C. §§ 152, 1341, 1519, and 3571.

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

If two married people are filing together, both are equally responsible for supplying correct information.

12/15

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

✓ No

☐ Yes. Name of person

✓ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

✓ /s/ Laniece Bradford

Signature of Debtor 1

Date

MM/DD/YYYY

Date

MM/DD/YYYY

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Fill in this info	ormation to identify your	case:		-			
Debtor 1	Laniece		Bradford				
200101	First Name	Middle N		е			
Debtor 2 (Spouse, if filing)	First Name	Middle N	ame Last Nam	<u>e</u>			
United States	Bankruptcy Court for the	Northern	District of Illino	is			
Case number			(Stat	e)			
(If known)							Check if this is
Official	Form 107						amended filing
Stateme	ent of Financia	al Affairs fo	or Individuals	Filina for	Bankru	ıptcv	12/
information.		ed, attach a sepa	arried people are filing arrate sheet to this form				
Part 1: Giv	e Details About Your	Marital Status	and Where You Lived	Before			
1. What i	s your current marital st	atus?					
ПМ	arried						
✓ No	ot married						
2. During	the last 3 years, have y	ou lived anywhere	other than where you liv	ve now?			
V No	0						
	es. List all of the places y	ou lived in the last	3 years. Do not include v	vhere you live r	now.		
De	ebtor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
				☐ Same as	Debtor 1		Same as Debtor 1
Nu	umber Street		From	Number Stre	et		From
			То				То
Ci	ty State	Zip Code		City	State	Zip Code	
		<u> </u>		Same as	Debtor 1		Same as Debtor 1
				_			_
Nu	umber Street		From	Number Stre	et		From
-			To				To
Ci	ty State	Zip Code		City	State	Zip Code	
2 Within 1	ha last 8 vacra did va	wor live with a and	ouse or legal equivalent	in a communit	nronorty otal	to or torritory?	ammunity property etetee
		-	ana, Nevada, New Mexico,	-			
✓ No							
Yes	. Make sure you fill out S	Schedule H: Your C	Codebtors (Official Form	106H).			

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Bradford Debtor 1 Laniece Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$11000.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$13000.00 Wages, For last calendar year: commissions, commissions, 2015 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$10000.00 For the calendar year before that: commissions, commissions. (January 1 to December 31, 2014) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) Est. YTD LINK \$2,328.00 From January 1 of current year until the date you filed for bankruptcy: Est. LINK \$2,400.00 For last calendar year: (January 1 to December 31, 2015 Est. LINK \$2,400.00 For the calendar year before that: (January 1 to December 31, 2014

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Bradford Debtor 1 Laniece Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment

City

State

Zip Code

Suppliers or vendors
Other

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or 1	Laniece			Bra	adford	Case number	(if known)
	First Name		Middle Name	Las	t Name		
nsi com age	ders include your porations of which	relatives; a n you are a for a busin	ny general partners n officer, director, p ess you operate as	; relatives of any person in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
Ш	Yes. List all pay	ments to a	an insider.	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
-							
	Insider's Name Number Street						
	- Street						
	City	State	Zip Code				
insi	der? ude payments on No	debts gua	ranteed or cosigne	d by an insider.	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Bradford Debtor 1 Laniece Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished.

City

State

Zip Code

Property was attached, seized, or levied.

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Debt	tor 1 Laniece	Bradford	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankrupt accounts or refuse to make a payment beca		ank or financial institution, set off any am	ounts from your
	Yes. Fill in the details.			
		Describe the action the	e creditor took Date action was taken	Amount
	Creditor's Name			-
	Number Street			
	-	Last 4 digits of account r	number: XXXX-	
	City State Zip Cod	le		
12.	Within 1 year before you filed for bankruptcy appointed receiver, a custodian, or another		possession of an assignee for the benefit o	of creditors, a court-
	☑ No			
	Yes			
Part	t 5: List Certain Gifts and Contributions	•		
13.	Within 2 years before you filed for bankrupt	cy, did you give any gifts with a to	otal value of more than \$600 per person?	
	No Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$6 per person	00 Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Cod	le l		
	Person's relationship to you			
	Person to Whom You Gave the Gift			_
	Number Street			
	City State Zip Cod	le		
	Person's relationship to you			

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ebtor 1	Laniece		Bradford	Case number (if know	wn)	
		Middle Name	Last Name			
l. Wit	thin 2 years before you filed for b	ankruptcy, did y	ou give any gifts or contribut	tions with a total value	of more than \$600	to any charity?
	l Ni-					
✓	No					
	Yes. Fill in the details for each g	gift or contribution	n.			
_	Gifts or contributions to charit		December what you contrib	h	Data way	Value
	that total more than \$600	iles	Describe what you contril	butea	Date you contributed	Value
	that total more than \$000				Contributed	
	Charity's Name					
	,					
	Number Street					
	Number Street					
	City State	Zip Code				
	City State	Zip Code				
	List Certain Losses					
t o.	List Oci talli Losses					
	Yes. Fill in the details. Describe the property you lost how the loss occurred	and	Describe any insurance c Include the amount that ins	surance has paid. List	Date of your loss	Value of property lost
			pending insurance claims o A/B: Property.	n line 33 of <i>Schedule</i>		
			AB. Floperty.			
. Wit	List Certain Payments or Tr. hin 1 year before you filed for ba	ankruptcy, did yo ring a bankrupto	cy petition?			anyone you consulted
i. Wit	hin 1 year before you filed for ba	ankruptcy, did yo ring a bankrupto	cy petition?			anyone you consulted
i. Wit	hin 1 year before you filed for ba out seeking bankruptcy or prepai lude any attorneys, bankruptcy petit No	ankruptcy, did yo ring a bankrupto	cy petition?			anyone you consulted
. Wit	hin 1 year before you filed for ba out seeking bankruptcy or prepai lude any attorneys, bankruptcy petii	ankruptcy, did yo ring a bankrupto	cy petition? credit counseling agencies for s	services required in your b	oankruptcy.	
. Wit	hin 1 year before you filed for ba out seeking bankruptcy or prepai lude any attorneys, bankruptcy petit No	ankruptcy, did yo ring a bankrupto	ey petition? credit counseling agencies for s Description and value of a	services required in your b	pankruptcy. Date payment	Amount of
. Wit	hin 1 year before you filed for ba out seeking bankruptcy or prepai lude any attorneys, bankruptcy petit No	ankruptcy, did yo ring a bankrupto	cy petition? credit counseling agencies for s	services required in your b	Date payment or transfer	
. Wit	hin 1 year before you filed for ba out seeking bankruptcy or prepai lude any attorneys, bankruptcy petit No Yes. Fill in the details.	ankruptcy, did yo ring a bankrupto	ey petition? credit counseling agencies for s Description and value of a	services required in your b	Date payment or transfer was made	Amount of payment
. Wit	hin 1 year before you filed for bact seeking bankruptcy or prepaided any attorneys, bankruptcy petition No Yes. Fill in the details. Semrad Law Firm	ankruptcy, did yo ring a bankrupto	ey petition? credit counseling agencies for s Description and value of a	services required in your b	Date payment or transfer	Amount of
. Wit	hin 1 year before you filed for bact seeking bankruptcy or prepaided any attorneys, bankruptcy petition No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	ankruptcy, did yo ring a bankrupto	cy petition? credit counseling agencies for s Description and value of a transferred	services required in your b	Date payment or transfer was made	Amount of payment
. Wit	hin 1 year before you filed for bact seeking bankruptcy or prepaided any attorneys, bankruptcy petition No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	ankruptcy, did yo ring a bankrupto	cy petition? credit counseling agencies for s Description and value of a transferred	services required in your b	Date payment or transfer was made	Amount of payment
. Wit	hin 1 year before you filed for bact seeking bankruptcy or prepaided any attorneys, bankruptcy petition No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	ankruptcy, did yo ring a bankrupto	cy petition? credit counseling agencies for s Description and value of a transferred	services required in your b	Date payment or transfer was made	Amount of payment
. Wit	hin 1 year before you filed for bact seeking bankruptcy or prepaided any attorneys, bankruptcy petition No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	ankruptcy, did yo ring a bankrupto	cy petition? credit counseling agencies for s Description and value of a transferred	services required in your b	Date payment or transfer was made	Amount of payment
. Wit	chin 1 year before you filed for back seeking bankruptcy or prepared any attorneys, bankruptcy petitive. No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	ankruptcy, did yo ring a bankrupto ition preparers, or	cy petition? credit counseling agencies for s Description and value of a transferred	services required in your b	Date payment or transfer was made	Amount of payment
. Wit	chin 1 year before you filed for back seeking bankruptcy or prepared any attorneys, bankruptcy petitive. No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois	ankruptcy, did yo ring a bankrupto ition preparers, or	cy petition? credit counseling agencies for s Description and value of a transferred	services required in your b	Date payment or transfer was made	Amount of payment
. Wit	chin 1 year before you filed for back seeking bankruptcy or prepared any attorneys, bankruptcy petitive. No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	ankruptcy, did yo ring a bankrupto ition preparers, or	cy petition? credit counseling agencies for s Description and value of a transferred	services required in your b	Date payment or transfer was made	Amount of payment
. Wit	hin 1 year before you filed for back seeking bankruptcy or prepared any attorneys, bankruptcy petits. No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State	ankruptcy, did yo ring a bankrupto ition preparers, or	cy petition? credit counseling agencies for s Description and value of a transferred	services required in your b	Date payment or transfer was made	Amount of payment
. Wit	chin 1 year before you filed for back seeking bankruptcy or prepared any attorneys, bankruptcy petitive. No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois	ankruptcy, did yo ring a bankrupto ition preparers, or	cy petition? credit counseling agencies for s Description and value of a transferred	services required in your b	Date payment or transfer was made	Amount of payment
. Wit	hin 1 year before you filed for back seeking bankruptcy or prepartiude any attorneys, bankruptcy petitive. No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address	ankruptcy, did yo ring a bankrupto ition preparers, or 60643 Zip Code	cy petition? credit counseling agencies for s Description and value of a transferred	services required in your b	Date payment or transfer was made	Amount of payment
. Wit	hin 1 year before you filed for back seeking bankruptcy or prepared any attorneys, bankruptcy petits. No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State	ankruptcy, did yo ring a bankrupto ition preparers, or 60643 Zip Code	cy petition? credit counseling agencies for s Description and value of a transferred	services required in your b	Date payment or transfer was made	Amount of payment
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Debto		Laniece		Bradford	Case number (if known		
		First Name	Middle Name	Last Name			
	help	you deal with your credit not include any payment or t	ors or to make payme		our behalf pay or transfei	any property to a	nyone who promised to
	oxdot	No Yes. Fill in the details.					
				Description and value of a transferred	ny property	Date payment or transfer was made	Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
	the Incl	ordinary course of your bu	isiness or financial aff nd transfers made as se	ecurity (such as the granting of		•	
		Too. Tim it die Gottalie.		Description and value of a property transferred		y property or eceived or debts p	Date aid transfer was made
		Person Who Received Trans	sfer				
		Number Street					
		City State Person's relationship to you	Zip Code				
		Person Who Received Trans	sfer				
		Number Street					
		City State Person's relationship to you	Zip Code				
	ben	hin 10 years before you file eficiary? ese are often called asset-pro No		you transfer any property to	a self-settled trust or sim	nilar device of whic	ch you are a
		Yes. Fill in the details.		Description and value of	the property transferred		Date transfer was made
		Name of trust					

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Bradford Debtor 1 Laniece Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name

City

Number Street

State

Zip Code

Street

State

Zip Code

Number

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Bradford Debtor 1 Laniece Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb	tor 1	Laniece			Bradf	ford	Cas	e number <i>(ii</i>	fknown)		
		First Name		Middle Name	Last N	lame					
26.		e you been a part	y in any judio	cial or administ	rative proceed	ing under	any environmen	ntal law? In	clude settlei	ments and ord	ders.
		Yes. Fill in the det	tails.								
					Court or agen	су		Nature	of the case		Status of the case
		Case title									Pending
					Court Name						
		Case number			Number Street						On appeal
					City	State	Zip Code				Concluded
Part	t 11:	Give Details Al	oout Your E	Business or Co	onnections to	o Any Bu	siness				
27.	With	nin 4 years before	vou filed for	bankruptev. die	d vou own a bu	siness or	have any of the	following c	onnections t	to any busines	ss?
	••••	-					activity, either f	_		o uny buomoc	
				oility company (l	-		=	ull-ullie or p	Dai t-ui i le		
		A partner in a					u .o. op ()				
			-	naging executiv	e of a corpora	ation					
		An owner of	at least 5% c	of the voting or e	equity securities	s of a corp	ooration				
	V	No. None of the a	above applie	s. Go to Part 12							
	H	Yes. Check all that				for each b	ousiness.				
	ш						ire of the busine	SS	Employer I	Identification	number Do not
											number or ITIN.
		Business Name			_				EIN:		
		Number Street							Dates busi	iness existed	
					Name of	f account	ant or bookkeep	er			
		City	State	Zip Code					From	To	
					Describe	e the natu	ire of the busine	ess			number Do not number or ITIN.
		Business Name							EIN:		
		Number Street			_				Dates husi	iness existed	
		Number Street			Name of	f account	ant or bookkeep	er		mood oxidiou	
		City	State	Zip Code					From	To	
					Describe	e the natu	ire of the busine	ess			number Do not number or ITIN.
		Business Name			_				EIN:		
					_				Dates bus	inono oviete d	
		Number Street			Name of	f account	ant or bookkeep	er	Dates busi	iness existed	
		City	State	Zip Code	_				From	To	

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Deb	tor 1 Lar	niece			Bradford	Case number (if known)
	Firs	st Name		Middle Name	Last Name	
28.	credito	ors, or other par	ties.	bankruptcy, did yc	u give a financial stateme	nt to anyone about your business? Include all financial institutions,
	_				Date issued	
					Bato locada	
	N	Name			MM/DD/YYYY	
	_				=	
	N	Number Street				
	-	City	State	Zip Code	_	
		ыу	State	Zip Code		
Part	12: S	ign Below				
t	true and	d correct. I unde uptcy case can	erstand that result in fine	making a false sta s up to \$250,000,	tement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/S/ I	Laniece Bradf re of Debtor			Signature of Debtor 2
		olgitati	ile of Debtor	•		Date
		Date 12	2/22/2016			Date
	Did you	attach addition	al pages to \	our Statement of	Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
	_		a. pagoo to			
ļ	✓ No					
L	Yes					
ı	Did you	pay or agree to	pay someon	e who is not an at	torney to help you fill out b	ankruptcy forms?
ı	✓ No					
ij	Yes.	. Name of person	ı			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B 203 (12/94)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

ln ro	Laniana Duadfaud	Northern District		
In re _	Laniece Bradford Debtor		Case No.	(If known)
			Chapter	Chapter 13
1.	. Pursuant to 11 U.S.C. § 329(a) and I compensation paid to me within one	Fed. Bankr. P. 2016(b), I certify e year before the filing of the pe	etition in bankruptcy, or agreed to	ovenamed debtor(s) and that to be paid to me, for services
	rendered or to be rendered on behalf For legal services, I have agreed to a		ion of or in connection with the	bankruptcy case is as follows: \$4,000.00
	Prior to the filing of this statement I	have received		\$350.00
	Balance Due			\$3,650.00
2.	. The source of the compensation paid	d to me was:		
	✓ Debtor	Other (specify)		
3.	. The source of the compensation paid	d to me is:		
	✓ Debtor	Other (specify)		
4.	I have not agreed to share the ab members and associates of my I		with any other person unless the	y are
		w firm. A copy of the agreemen	a other person or persons who a t, together with a list of the name	
5.	. In return for the above-disclosed fee a. Analysis of the debtor's finar bankruptcy;		service for all aspects of the bank dvice to the debtor in determining	
	b. Preparation and filing of any	petition, schedules, statement	s of affairs and plan which may b	pe required;
	c. Representation of the debtor	at the meeting of creditors and	d confirmation hearing, and any a	adjourned hearings thereof;
	d. Representation of the debtor	in adversary proceedings and	other contested bankruptcy matt	ters;
6.	. By agreement with the debtor(s), the	above-disclosed fee does not	include the following services:	
		CERTIFICAT		
	I certify that the foregoing is a comple tor(s) in this bankruptcy proceedings.	te statement of any agreement	or arrangement for payment to m	ne for representation of the
	12/22/2016		/s/ Morsheda Hashem	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	12/22/2016	
Signed:		
/s/ Lanie	ece Bradford	
		/s/ Morsheda Hashem
Debtor(s	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

		filing fee administrative fee
+	<u> </u>	
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Bradford, Laniece	Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFIC	CATION OF CREDITOR MAT	TRIX
Tr knowledge	he above named Debtors hereby verif	y that the attached list of creditors is t	rue and correct to the best of their
Date:	12/22/2016	/s/ Bradford, La Bradford, Lanie Signature of De	ce

US DEPT OF ED/GLELSI 2401 INTERNATIONAL LN MADISON , 53704

CAP ONE AUTO 3939 BELTLINE RD DALLAS, 75244

DEPTEDNELNET PO Box 740283 Atlanta , 30374

RECOV MGE SV 4200 CANTERA DRIVE SUITE 211 WARRENVILLE, 60555

BBY/CBNA PO BOX 6497 SIOUX FALLS , 57117

CAPITAL ONE P O Box 30253 Salt Lake City, 84130

THD/CBNA P.O. Box 105972 Atlanta , 30348

CHASE CARD PO BOX 15298 WILMINGTON , 19850

CB/LNBRYNT Post Office Box 659562 San Antonio , 78265

NCC BUS SV PO BOX 24739 JACKSONVILLE , 32241

City of Chicago - Dep't of Revenue PO Box 88292 Chicago , 60608 HARRIS & HARRIS LTD 111 W JACKSON BLVD S-400 CHICAGO , 60604

Illinois Secretary of State 2701 S Dirksen Pkwy Springfield , 62723

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	12/22/2016	•
Signed		
	ece Bradford m fligh	/s/ Morsheda Hashem Morsheda Hash
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Laniece First Name		adford C	ase number (if known)	
	estions for Reporting Purposes	n valle		
16. What kind of debts do you have?	16a. Are your debts primarily of "incurred by an individual possible." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily be	orimarily for a personal, for a personal person	numer debts are defined in 11 U.S.C family, or household purpose." ses debts are debts that you incurred operation of the business or investment debts or business debts.	d to obtain
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fur No.	'. Do you estimate that afte	er any exempt property is excluded and ribute to unsecured creditors?	d administrative
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,0 50,001-100, More than 10	,000
19. How much do you estimate your assets to be worth?		\$1,000,001-\$1 \$10,000,001-\$ \$50,000,001-\$ \$100,000,001-\$	50 million	001-\$10 billion 0,001-\$50 billion
^{20.} How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$10 \$50,000,001-\$10 \$100,000,001-\$10	50 million	001-\$10 billion 0,001-\$50 billion
Part 7: Sign Below				
For you	correct. If I have chosen to file under Chap of title 11, United States Code. It under Chapter 7. If no attorney represents me and I out this document, I have obtaine I request relief in accordance with	pter 7, I am aware that I understand the relief avail did not pay or agree to ad and read the notice rethe chapter of title 11, I	United States Code, specified in thi	pter 7, 11,12, or 13 oose to proceed ey to help me fill is petition.
	connection with a bankruptcy cas both. 18 U.S.C. §§ 152, 1341, 15 /s/ Laniece Bradford	se can result in fines up 1 19, and 3571.	ty, or obtaining money or property to \$250,000, or imprisonment for u	
	Signature of Debtor 1 Executed on 12/20/2016 MM / DD /	yyyy -	Executed onMM / DD / YY	

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Fill in this inform	nation to identify your c	ase:			
Debtor 1	Laniece		Bradford		
5 0	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	Northern	District of Illinois (State)	_	
Case number (If known)			. ,		
··	Form 106De	<u>C</u>	,	 	Check if this is ar amended filing
Declarati	on About an	Individual Deb	tor's Schedules		12/15
f two married p	eople are filing togeth	er, both are equally resp	onsible for supplying correct	: information.	
noney or prope				king a false statement, concealing prop \$250,000, or imprisonment for up to 20	
Part 1: Sign	Below				
Did you pa	y or agree to pay some	one who is NOT an attor	ney to help you fill out bank	ruptcy forms?	
✓ No					
Yes. N	ame of person		Attach Bankruptcy Po Signature (Official Fo	etition Preparer's Notice, Declaration, and rm 119).	

Signature of Debtor 2

MM/DD/YYYY

Date

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

/s/ Laniece Bradford
Signature of Debtor 1

Date 12/20/2016

MM/DD/YYYY

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Debto	or 1 Laniece	Bradford	Case number (if known)
	First Name Middle Name	e Last Name	
28. \ (Within 2 years before you filed for bankrupto creditors, or other parties.	cy, did you give a financial statem	ent to anyone about your business? Include all financial institutions
[✓ No✓ Yes. Fill in the details below.		
		Date issued	
	Name	MM/DD/YYYY	-
	. Number Street	•	•
	Nombol Greek		
	City State Zip C	ode	
Part 1	12: Sign Below		
at	bankruptcy case can result in fines up to \$2 /s/ Laniece Bradford	50,000, or imprisonment for up to	erty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of Debtor 1		Signature of Debtor 2
	Date 12/20/2016		Date
Dic	d you attach additional pages to Your State	ment of Financial Affairs for Indiv	duals Filing for Bankruptcy (Official Form 107)?
V	No Yes		
Dic	^ਜ d you pay or agree to pay someone who is n	ot an attorney to help you fill out	hankruntov forme?
	odinastroj iorino:		
	Yes. Name of person		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Bradford, Laniece	Case No	
	Debtor(s)	Oase No.	
		Chapter.	Chapter13
	VERIFIC	CATION OF CREDITOR MAT	RIX
T knowledg	he above named Debtors hereby verifge.	y that the attached list of creditors is tr	ue and correct to the best of their
Date:	12/20/2016	/s/ Bradford, Lan	niece Anflet
***************************************		Bradford, Laniec Signature of Deb	

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Debte	or 1	Laniece First Name	Middle Name	Bradford Last Name	Case number (if known)			
16.	Cal	alculate the median family income that applies to you. Follow these steps:						
	16a	a. Fill in the state in w	hich you live.	Illinois				
	16t	o. Fill in the number o	f people in your household.	1				
	16c. Fill in the median family income for your state and size of							
	household To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.							
17.	Ηον	w do the lines comp		. the form. The form	as also be available at the barrauptey clerk's office.			
	17a	Line 15b is less under 11 U.S.C	s than or equal to line 16c. On the C. <i>§ 1325(b)(3)</i> . Go to Part 3. Do	e top of page 1 of this NOT fill out <i>Calculati</i>	form, check box 1, Disposable income is not determined ion of Disposable Income (Official Form 122C-2).	,		
	17b	U.S.C. § 1325(re than line 16c. On the top of pa (b)(3). Go to Part 3 and fill out C or current monthly income from lin	Calculation of Dispos	eck box 2, <i>Disposable income is determined under 11</i> sable Income (Official Form 122C-2). On line 39 of that			
Part :	3:	Calculate Your Co	ommitment Period Under 1	1 U.S.C. §1325(b)(4)			
18.	Cor	y your total average	monthly income from line 11.			\$1,207.33		
19.	Dec com	duct the marital adju nmitment period unde	ustment if it applies. If you are n er 11 U.S.C. § 1325(b)(4) allows y	narried, your spouse is ou to deduct part of y	s not filling with you, and you contend that calculating the your spouse's income, copy the amount from line 13.			
	19a	. If the marital adjustn	nent does not apply, fill in 0 on Iir	ne 19a.		-\$0.00		
	19b	. Subtract line 19a f	from line 18.			\$1,207.33		
20.	Cal	culate your current	monthly income for the year. F	ollow these steps:				
	20a	. Copy line 19b.				\$1,207.33		
		Multiply by 12 (the r	number of months in a year).			x 12		
	20b	. The result is your cu	rrent monthly income for the year	for this part of the fo	rm.	\$14,487.96		
	20c	. Copy the median far	mily income for your state and siz	e of household from I	ine 16c.	\$50,133.00		
21.	How	v do the lines compa	are?					
	Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.							
		Line 20b is more than 4, The commitment p	n or equal to line 20c. Unless othe period is 5 years. Go to Part 4.	erwise ordered by the	court, on the top of page 1 of this form, check box			
Part 4	: 5	Sign Below						
		By signing here, I dec		the formation on thi	s statement and in any attachments is true and correct.			
		Signature of Debt	· ///	<u> </u>	Signature of Debtor 2	The second of th		
		Date 12/20/201 MM/DD/YY	******	1	Date MM/DD/YYYY	Virginia de Constitución de Co		
If you checked 17a, do NOT fill out or file Form 122C-2. If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.								